E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 READ WITH RULE 8(6) AND RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Co-Borrower (s) as per column (ii) that the below described immovable properties as per column (iii) mortgaged/charged to the J.C. Flowers Asset Reconstruction Private Limited acting in its capacity as Trustee of JCF YES Trust 2022-23/22 ("Secured Creditor"), the physical possession of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and "No Recourse" basis on 09 September, 2026 (between 2:00 p.m. to 5:00 p.m.) as described hereunder. The auction will be conducted "Online" vide web portal https://www.bankeauctions.com, for the recovery of amount due from Borrower (s) and Co-Borrower (s) as per column (ii), due to Secured Creditor.

Name Borrower & Co-Borrowers	**Description of secured Asset**	**Reserve Price**	**EMD in Rs. (10% Reserve price)**
Name of Borrower / Mortgagor / Guarantor **1. M/s Krishna & Company** Partnership Firm Represented by its **Partners**: a. Mr. Krishnakumar K. Bhammer b. Mr. Viral K. Bhammer "Borrower" **2. Mr. Krishnakumar K. Bhammer** S/o Kakkubhai C Bhammer **3. Mr. Viral K. Bhammer** S/o Mr. Krishnakumar K. Bhammer **4. Mrs. Varsha K Bhammer** W/o Krishnakumar K Bhammer *"Mortgagor/Guarantor"*	**Property owned by Mrs. Varsha K Bhammer** All that Part and Parcel of Land measuring 59.70 cents with commercial building constructed thereon and measuring 14,580 sq.ft, bearing Door Numbers XIII/426, 427, 428 & 429 comprised in R.S no 201/7 Block-15 situated at NH Byepass Road, Kumbalam, Panangad, Ernakulam, Ernakulam (Kochi), Kerala.	Rs. 7,83,00,000	Rs. 78,30,000

Dues outstanding of Rs. 21,22,21,682.59 *(Twenty One Crore Twenty Two Lakh Twenty one Thousand Six Hundred and Eighty Two Rupees & Fifty Nine Paise Only)* as per the Demand notice under SARFAESI Act, 2002 dated June 15, 2020, together with further interest, costs and expenses thereon from June 01, 2020.

To the best of the knowledge of the Secured Creditor, there are no known encumbrances on the above secured assets other than those of the Secured Creditor.

However, the Borrower and guarantors have filed a securitization application bearing no. SA. No. 11 of 2021 before the Debts Recovery Tribunal-I at Ernakulam which is pending. There is no stay granted under the said proceedings.

Interested bidders are hereby advised to do their own due diligence related to the Secured Asset before submission of bid.

This notice is also a fifteen days' notice to the Borrower / Co-Borrower / Guarantor / Mortgagor under Rule 8(6) of The Security Interest (Enforcement) Rules, 2022. Please note that in case of any discrepancies, the notice for sale published in English will be considered as final.

For detailed terms and conditions of the sale and the bid document, please refer to the website: https://www.jcfarc.com. For any further information on the auction, the intended tenderers may contact Mr. Bhavya Udani, Authorized Officer at the email id bhavya.udani@jcfarc.com on all working days. Kindly connect to Mr. Bhavya Udani (bhavya.udani@jcfarc.com) / Ashish Kumar (ashish.kumar@jcfarc.com) in case of any queries.

Date- August 20, 2026
Place: Mumbai

Sd/-
(Authorized Officer)
J.C. FLOWERS ASSET RECONSTRUCTION PVT. LTD.
Acting in its Capacity of Trustee of JCF YES Trust 2022-23/22